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Telephone: 541-779-2333 Facsimile: 541-779-6379

Of Attorneys for Defendant Country Mutual Insurance Company

FOR THE DISTRICT OF OREGON MEDFORD DIVISION

PETER S. BOGARD and WENDY V. BOGARD,

Plaintiffs,

V.

COUNTRY MUTUAL INSURANCE COMPANY,

Defendant.

Case No. 1:19-cv-00705-AA

DEFENDANT'S ANSWER TO PLAINTIFFS' AMENDED COMPLAINT

Prayer Amount: \$231,880

For Answer to Plaintiffs' Amended Complaint, Defendant Country Mutual Insurance Company (Country) admits and denies as follows:

1.

Country admits paragraphs 1, 2, 3, 4, 5, 6, 7, 10, 11, 12, 13,14, and 16 of Plaintiffs' Complaint.

2.

Country admits that it denied Plaintiffs' claim based, at least in part, on the controlled

substance exclusion found in the policy. Country reserved the right to raise other applicable

exclusions at any time.

3.

Country admits that the United States Congress passed the Agricultural Improvement Act in 2018; 21 U.S.C.A Sections 811 and 812; 7 U.S.C Section 1639o, which

legislation speaks for itself.

4.

Country admits that it issued a policy of insurance to Plaintiffs. The contents of that document speak for itself.

5.

First Affirmative Defense

For its First Affirmative Defense, Country alleges Plaintiffs failed to prove that the dry source material from which the CBD oil Plaintiffs were using at the time of the fire was sourced from lawfully grown hemp, which contained no more than 0.3% Delta 9 THC by

dry weight.

WHEREFORE, having fully answered Plaintiffs' Amended Complaint, Country prays for judgment in its favor, dismissing Plaintiffs' Complaint with prejudice and awarding Country its costs and disbursements incurred herein.

DATED this 28th day of June, 2019.

FROHNMAYER, DEATHERAGE, JAMIESON, MOORE, ARMOSINO & McGOVERN, P.C.

Bv.

Bernard S. Moore, OSB #843051 Of Attorneys for Defendant

TRIAL ATTORNEY

CERTIFICATE OF SERVICE

I hereby certify that I served the foregoing Defendant's Answer to Plaintiffs' Amended Complaint upon:

> Nikolaus N. Gower **TAYLOR & TAPPER** 400 E. Second Avenue, Suite 103 Eugene, OR 97401 Fax: 541-246-2424 Email: nick@taylortapper.com

Of Attorneys for Plaintiff

\boxtimes	by automatic electronic transmission via the Court's Case Management and Electronic Case Filing practice.
	by mailing = to said attorney a copy thereof, certified by me as such, contained in a sealed envelope, with postage paid, addressed to said attorney at said attorney's last known address and deposited in the post office at Medford, Oregon, on the date set forth below.
	by personally handing said attorney a copy thereof, certified by me as such, on the date set forth below.
	Dated this 28 th day of June, 2019. Bernard S. Moore, OSB #843051 Of Attorneys for Defendant

TRIAL ATTORNEY